

IN THE SPECIFICATION

Please amend the first paragraph of the application, starting with the first sentence, to read as follows, with deletions in brackets and insertions underlined:

The present patent application is a National Phase Application of International Application No. PCT/US2004/003438, filed February 6, 2004, which claims priority to the corresponding provisional patent application serial no. 60/502,025, entitled, "Method and Apparatus for Secure and Small Credits," filed on September 10, 2003, and incorporated herein by reference. The present application claims priority to both International Application No. PCT/US2004/003438, filed February 6, 2004, and provisional patent application serial no. 60/502,025, September 10, 2003.